FIG. 1 PRIOR ART

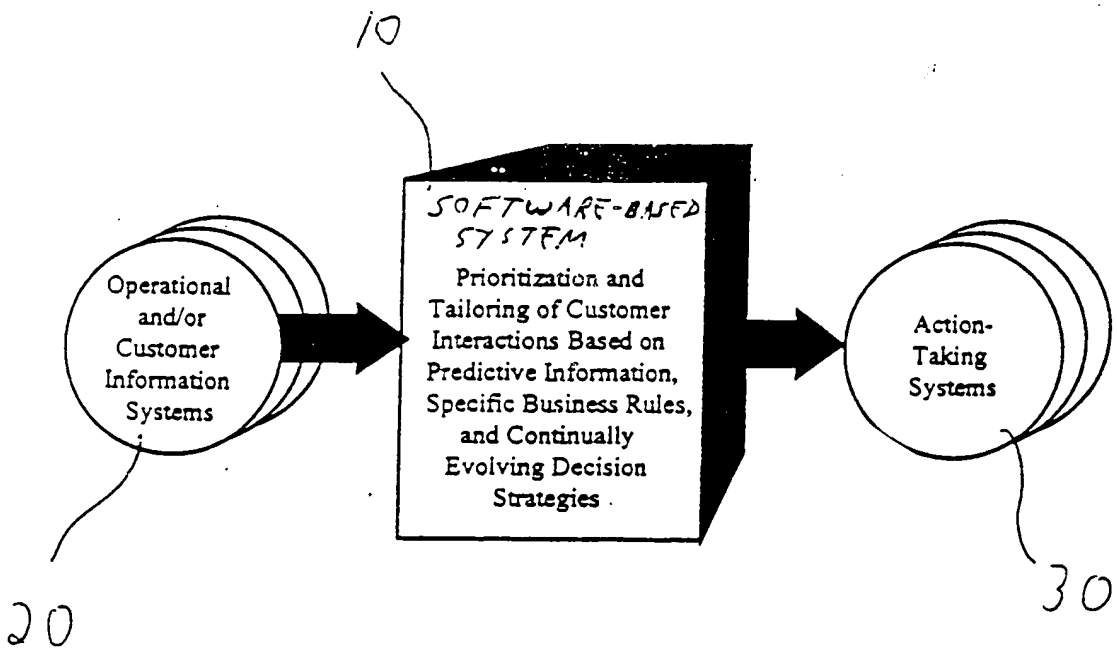


FIG. 2 PRIOR ART

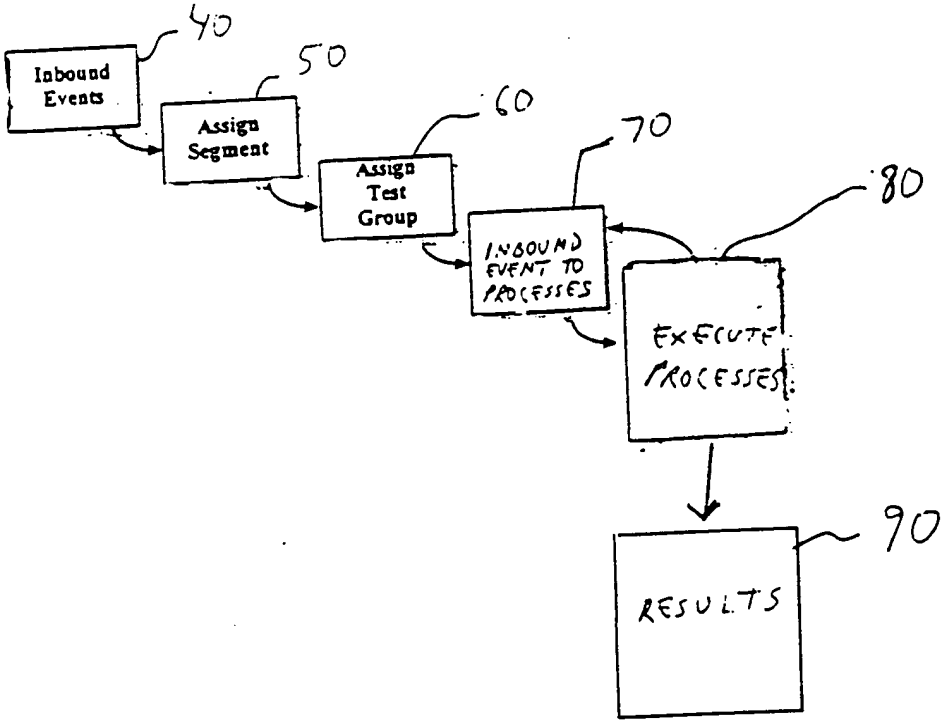
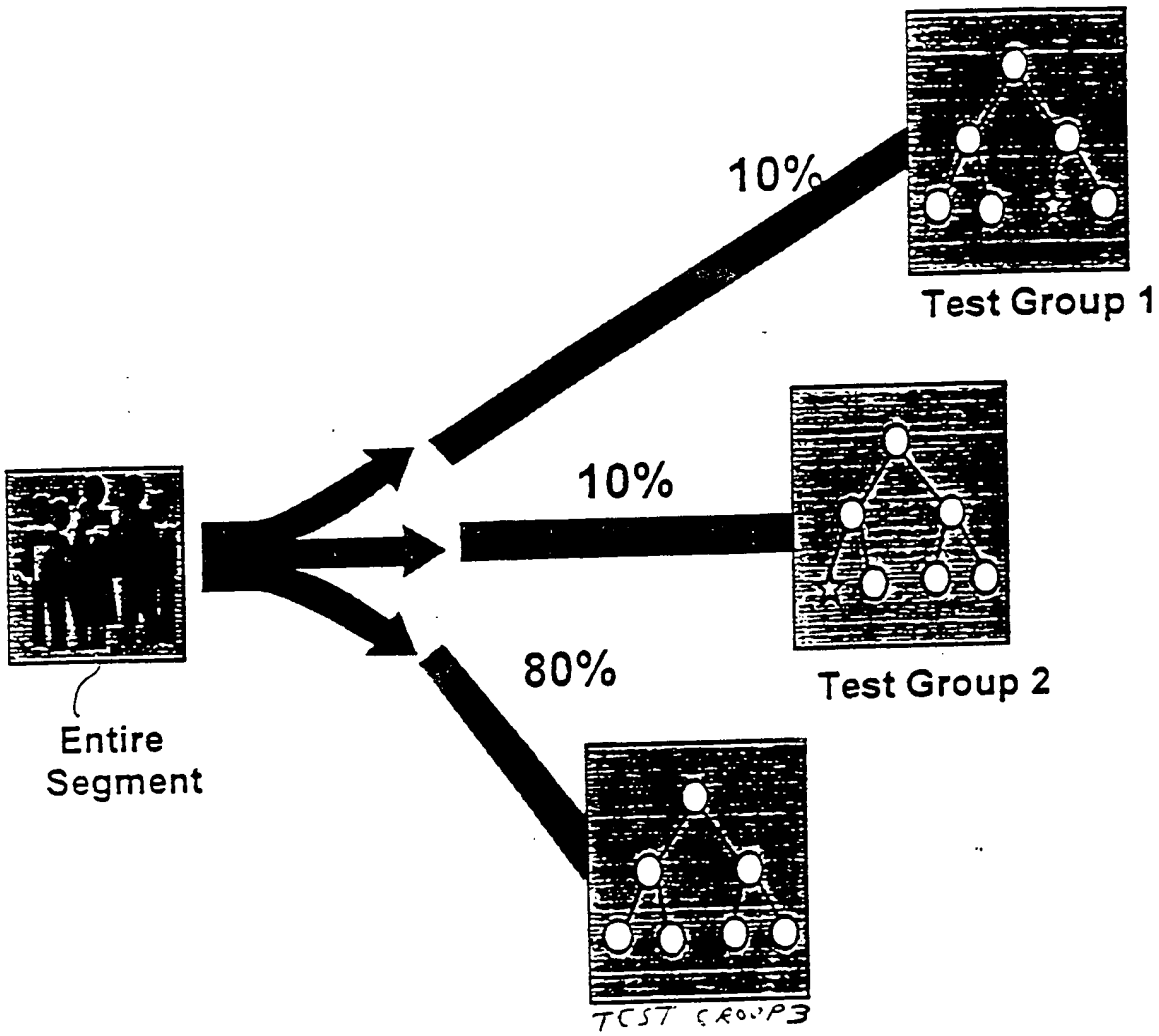
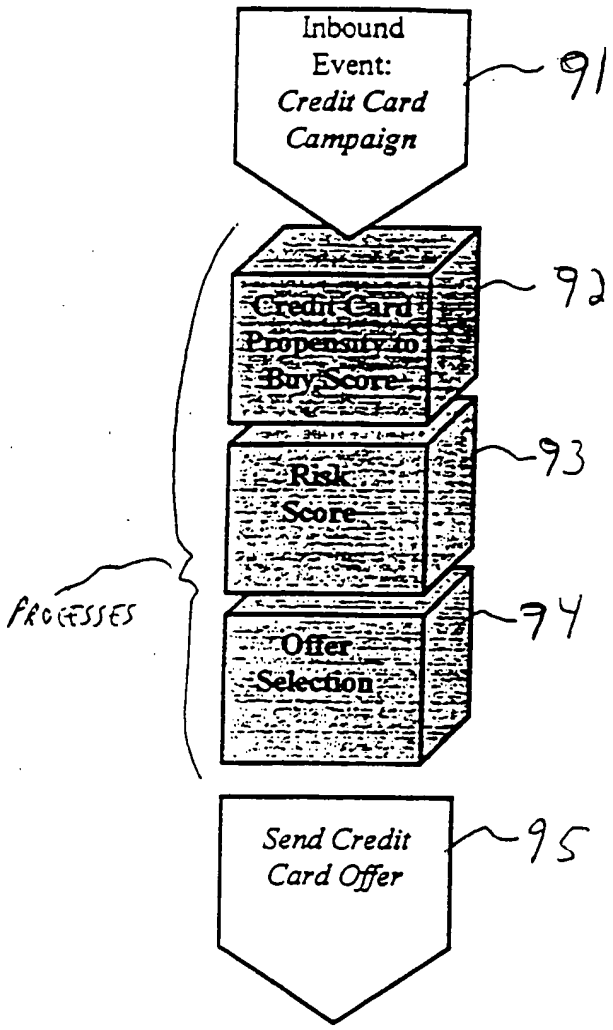


FIG. 3 PRIOR ART



PRIOR ART

FIG. 4(A)



PRIOR ART

FIG. 4(B)

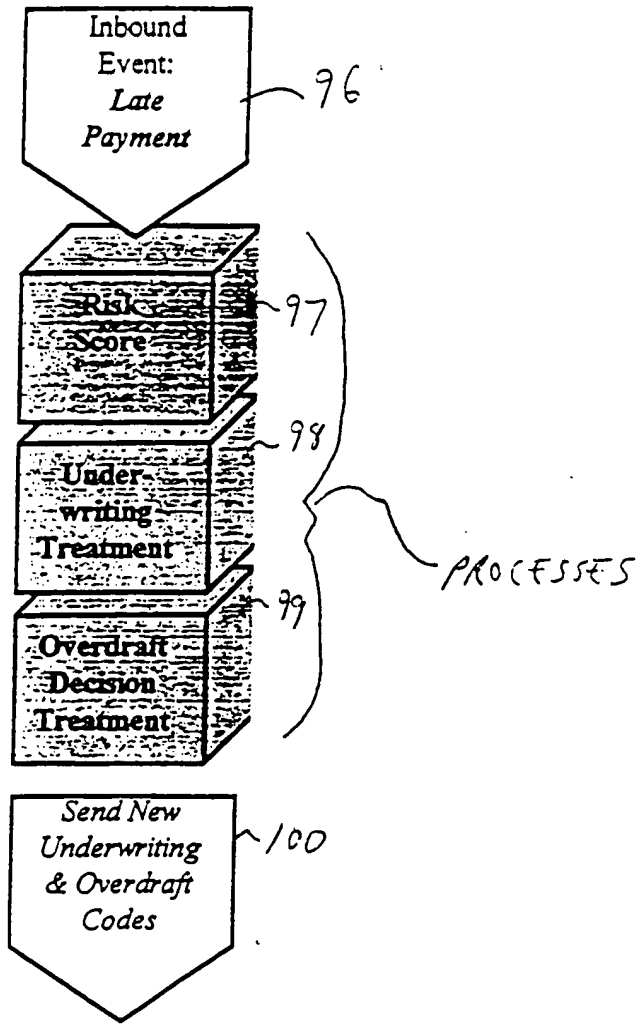


FIG. 5 PRIOR ART

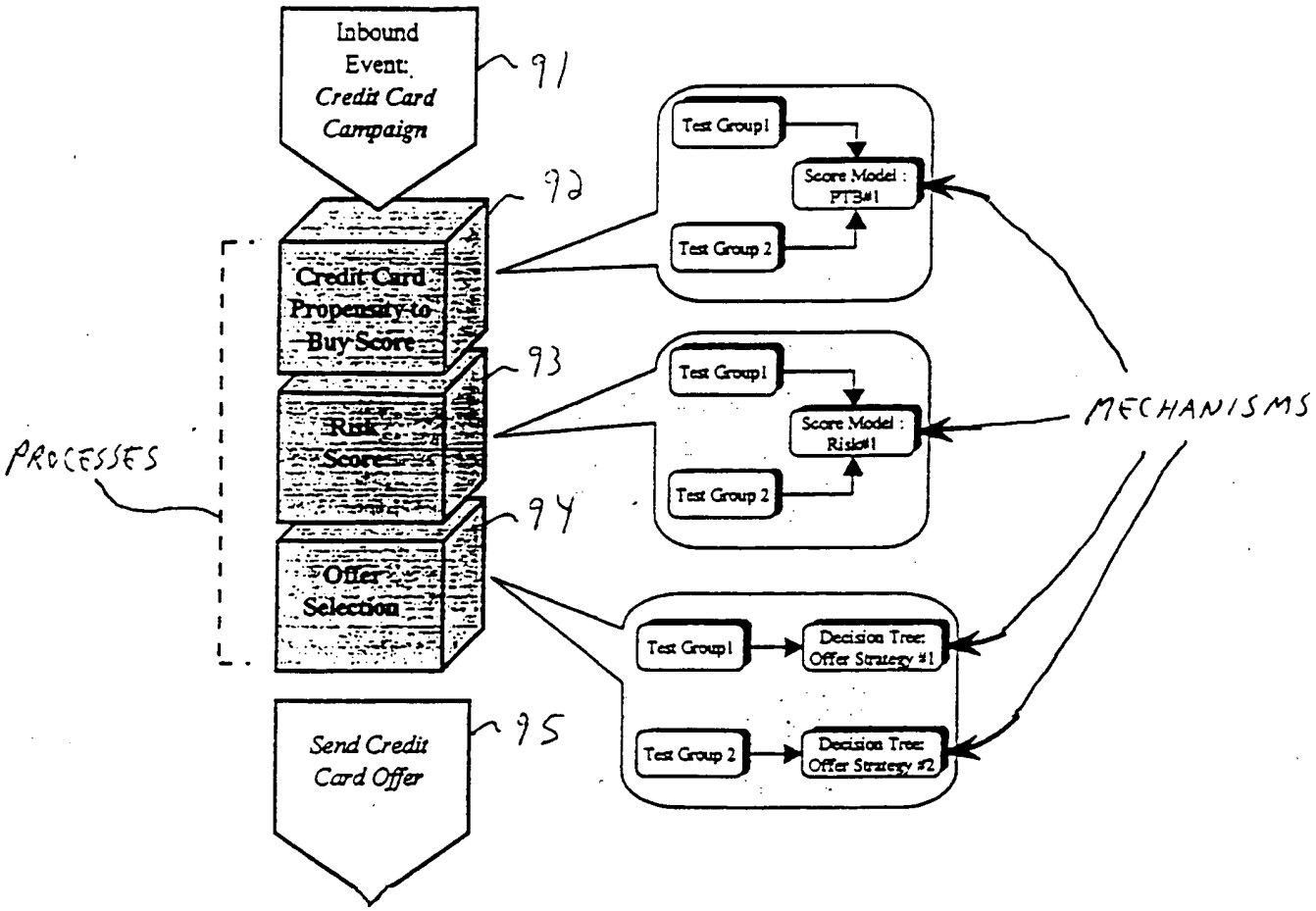


FIG. 6 PRIOR ART

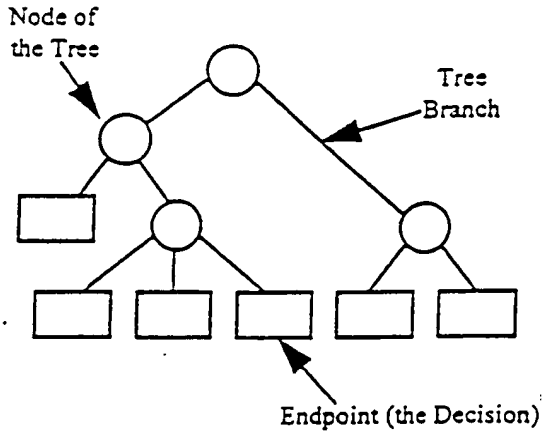


FIG. 7 PRIOR ART

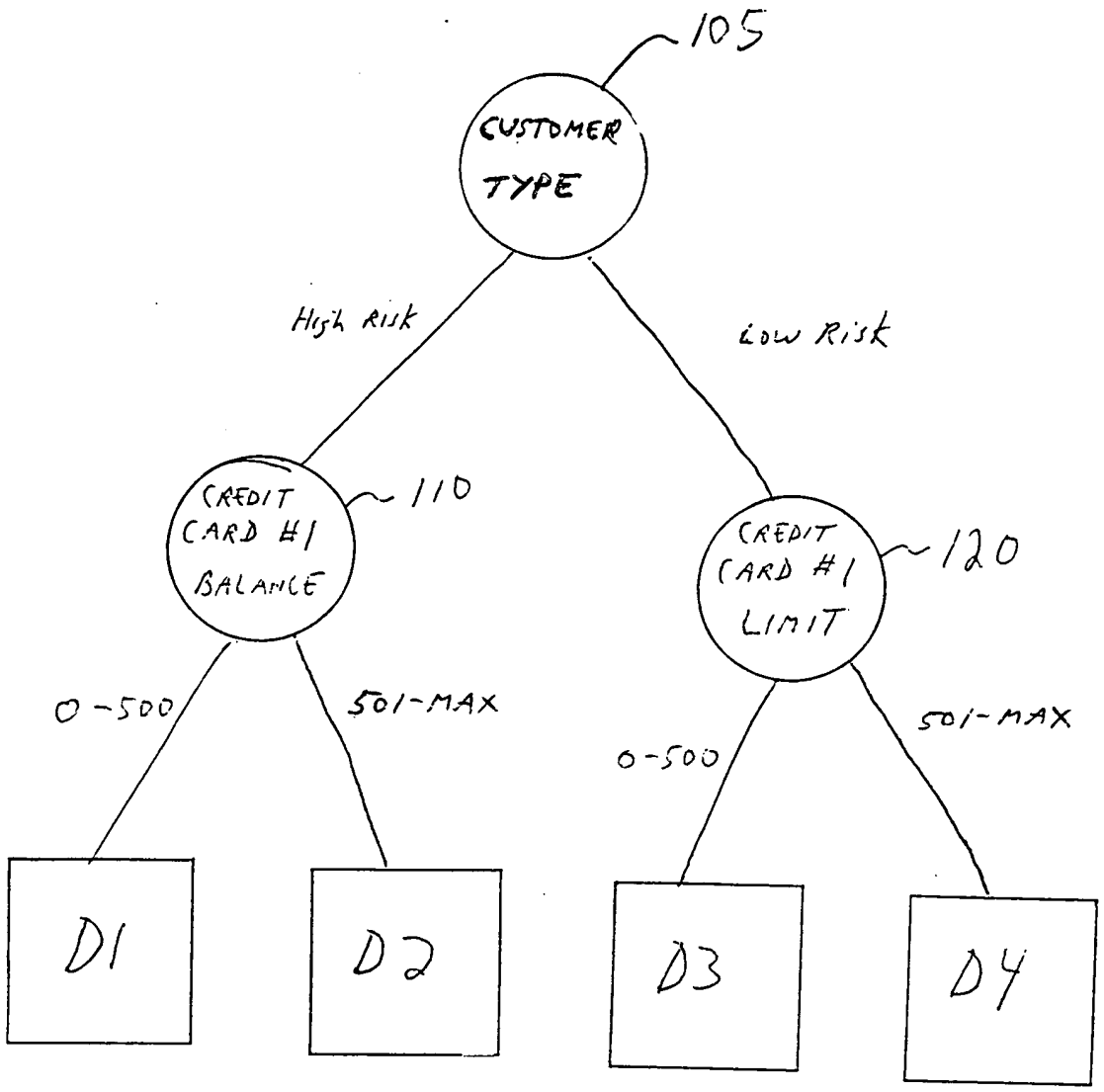


FIG. 8

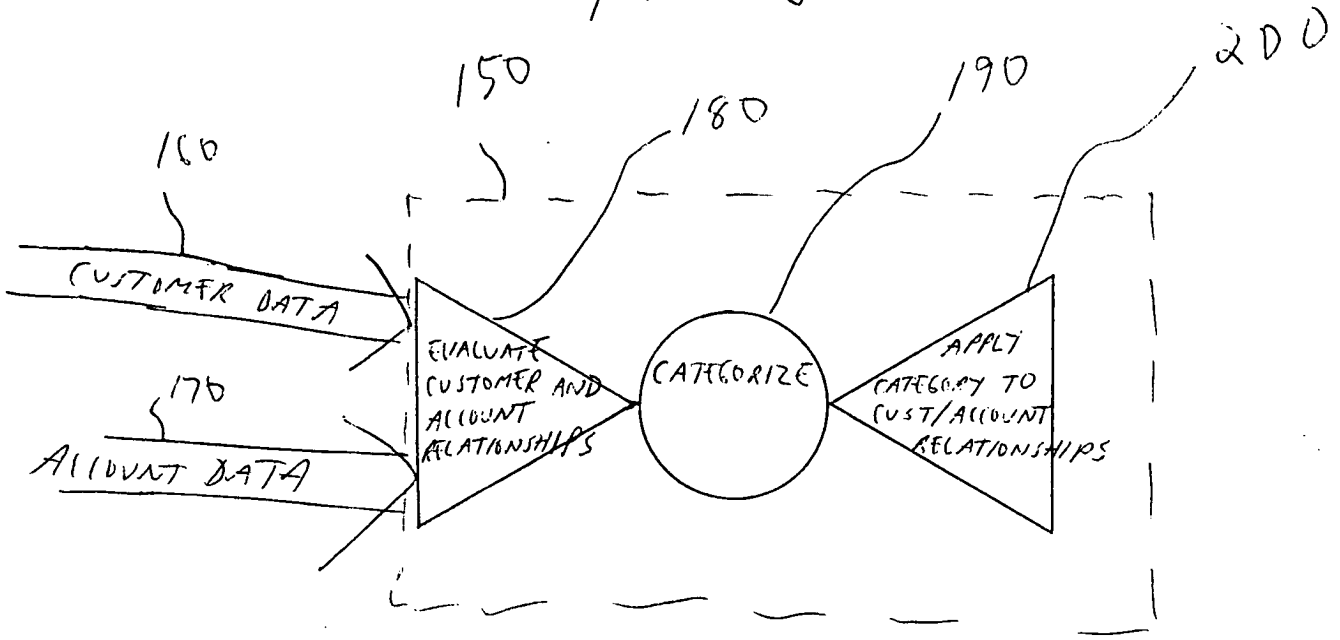

150
180
190
200
160
CUSTOMER DATA
170
ACCOUNT DATA
EVALUATE CUSTOMER AND ACCOUNT RELATIONSHIPS
CATEGORIZE
APPLY CATEGORY TO CUST/ACCOUNT RELATIONSHIPS

FIG. 9

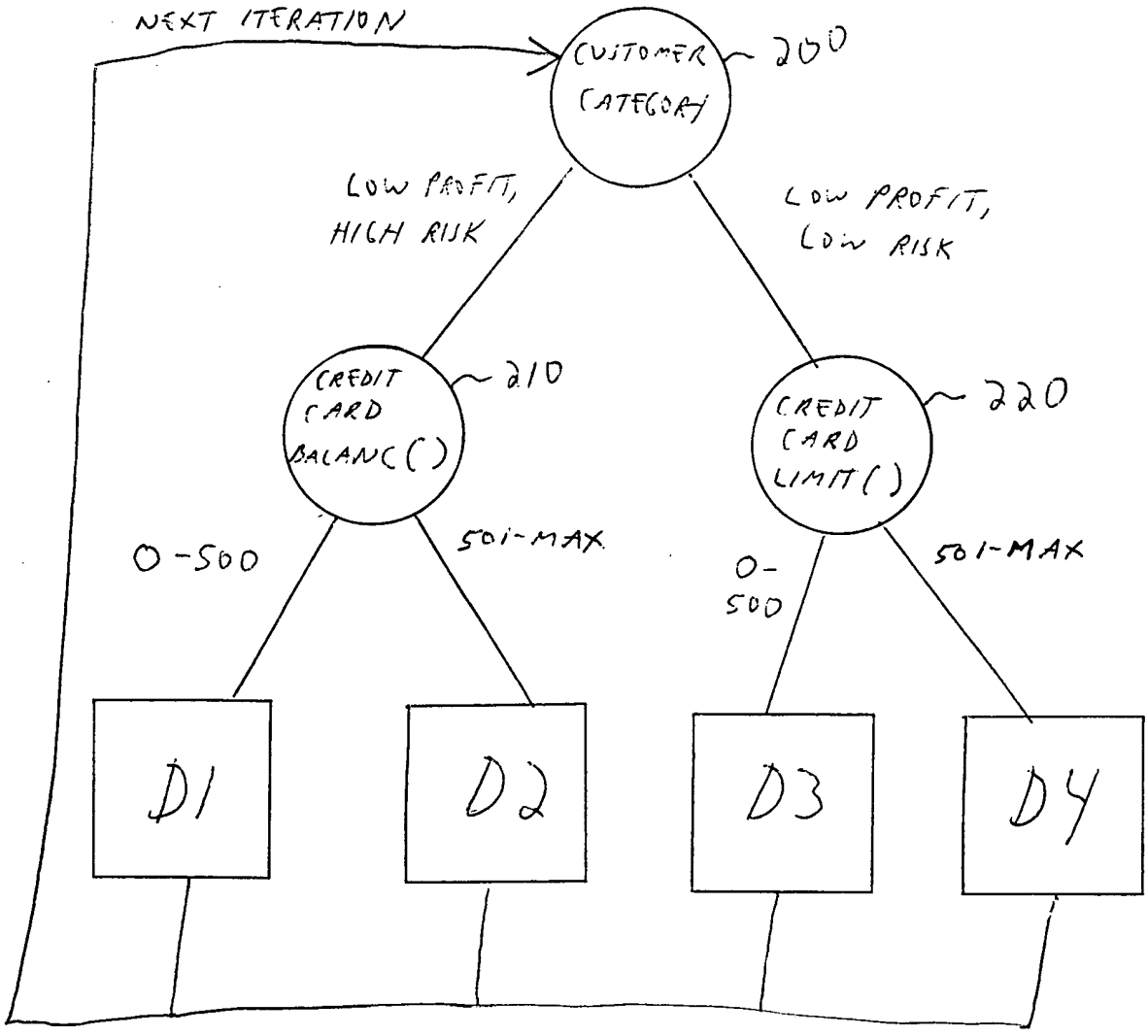

NEXT ITERATION
CUSTOMER CATEGORY
200
LOW PROFIT, HIGH RISK
LOW PROFIT, LOW RISK
CREDIT CARD BALANCE()
210
CREDIT CARD LIMIT()
220
0-500
501-MAX
0-500
501-MAX
D1
D2
D3
D4

FIG. 10

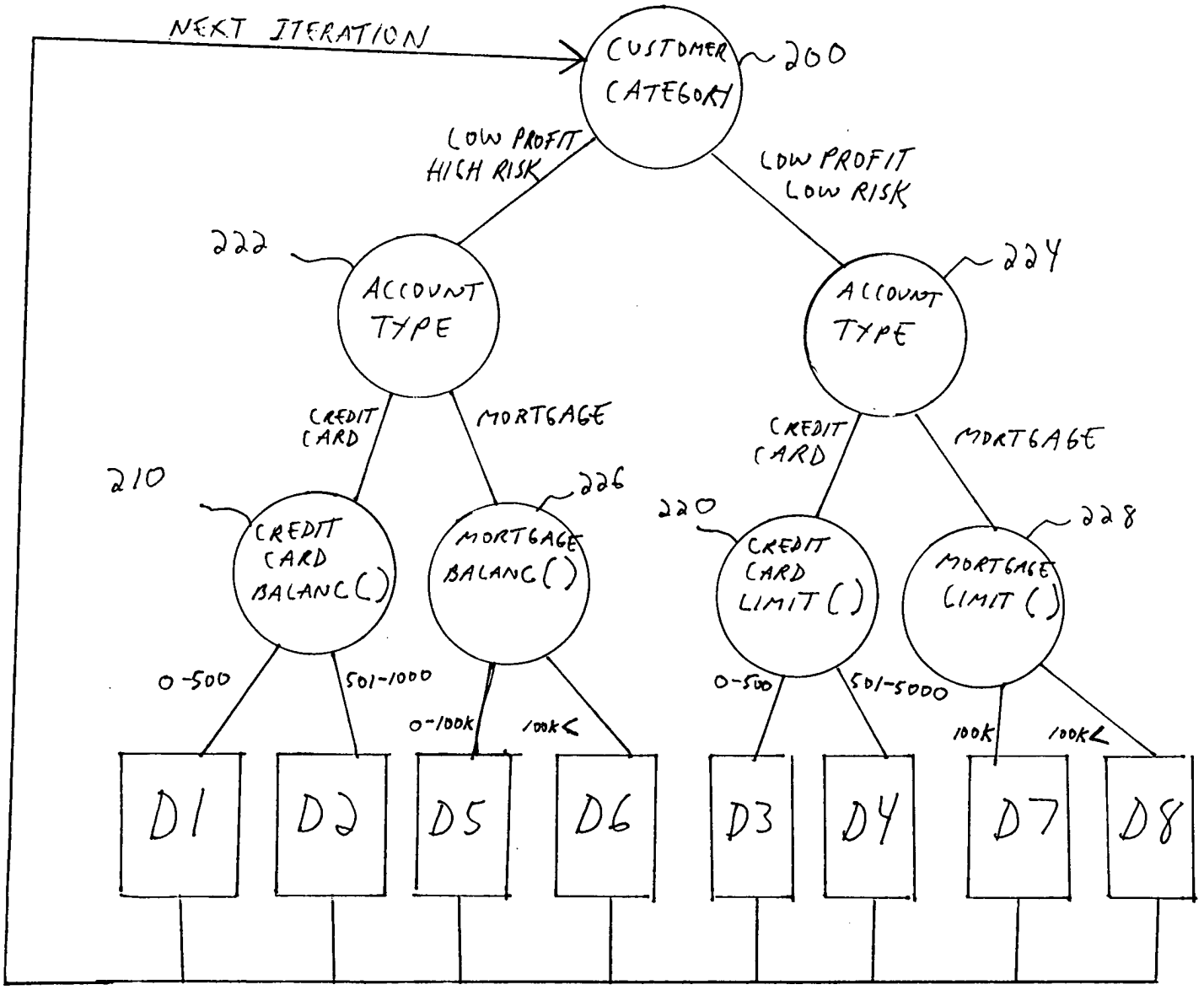
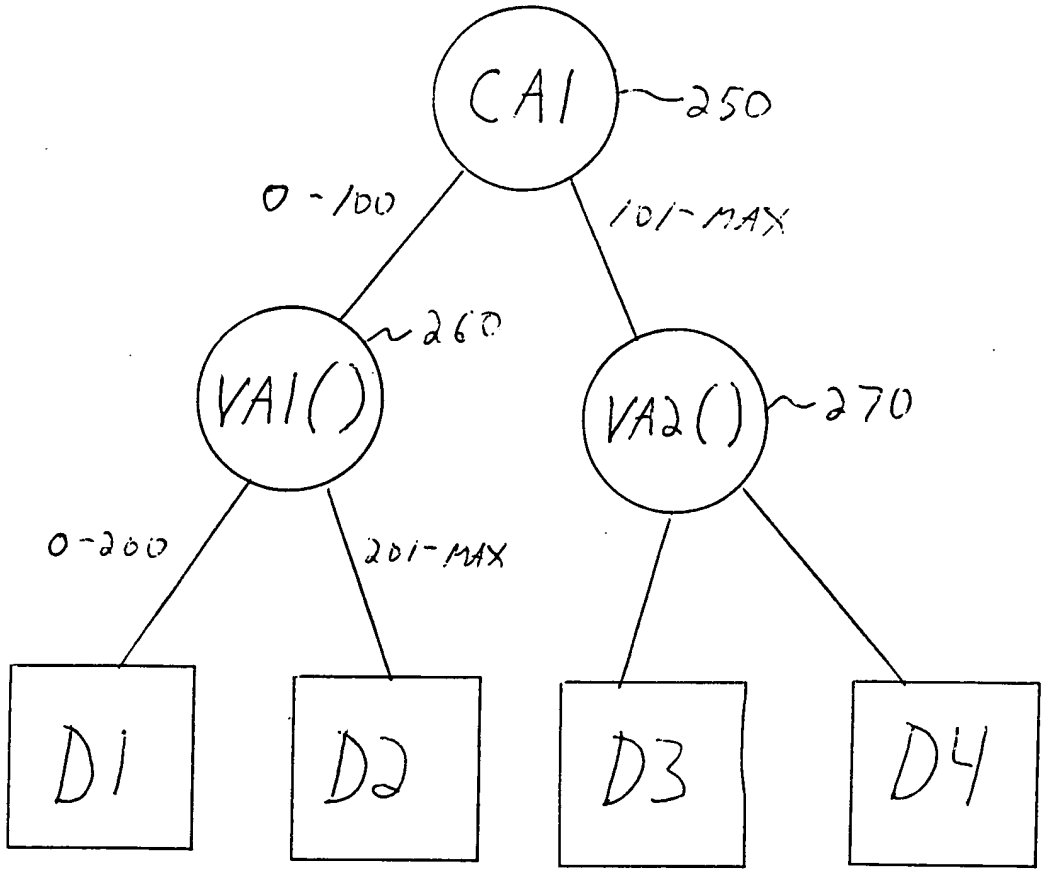

NEXT ITERATION
CUSTOMER CATEGORY
200
LOW PROFIT HIGH RISK
LOW PROFIT LOW RISK
222
ACCOUNT TYPE
224
ACCOUNT TYPE
CREDIT CARD
MORTGAGE
CREDIT CARD
MORTGAGE
210
CREDIT CARD BALANCE()
226
MORTGAGE BALANCE()
220
CREDIT CARD LIMIT()
228
MORTGAGE LIMIT()
0-500
501-1000
0-100K
100K<
0-500
501-5000
100K
100K<
D1
D2
D5
D6
D3
D4
D7
D8

FIG. 11



SECRET 3697260

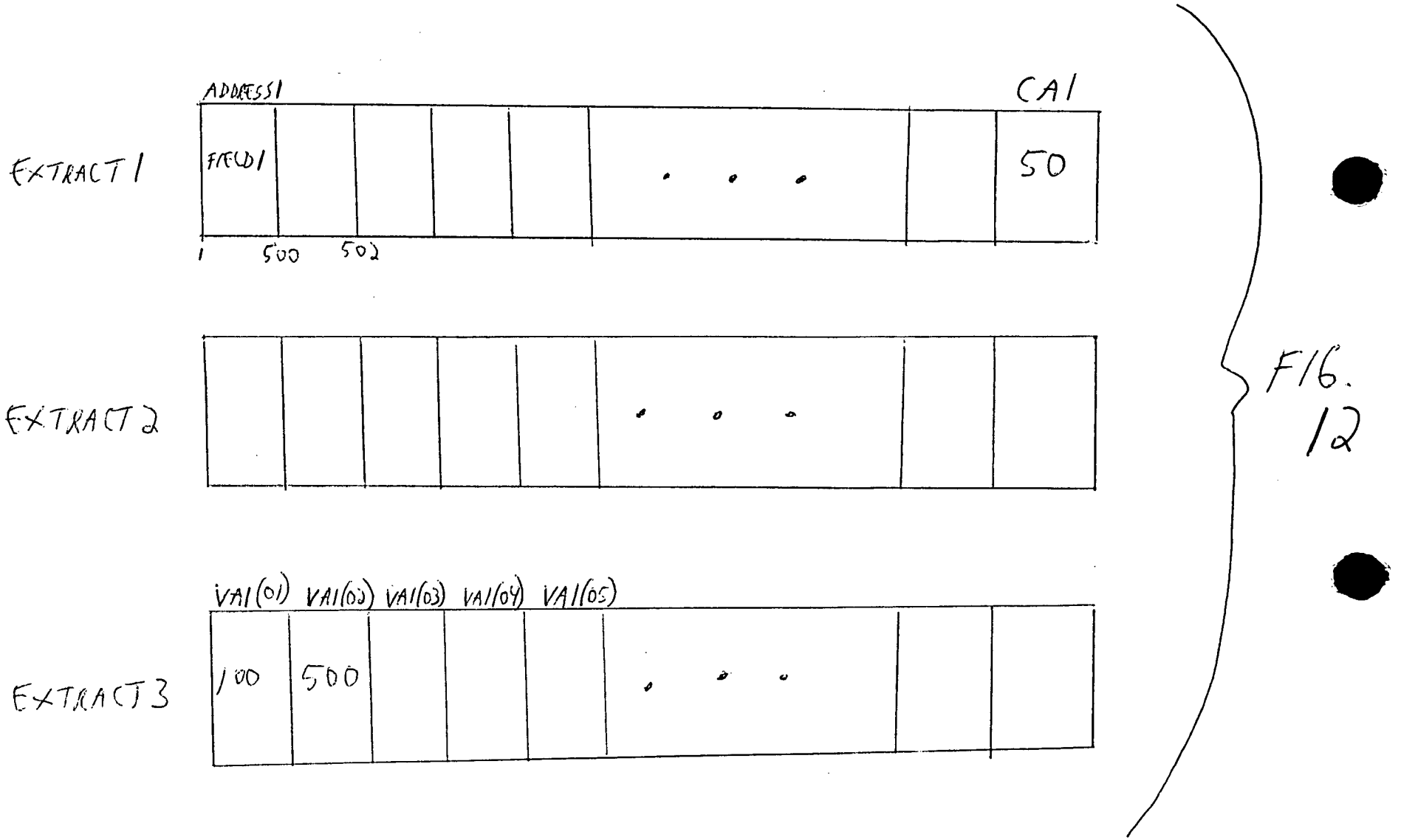


FIG. 12

FIG. 13

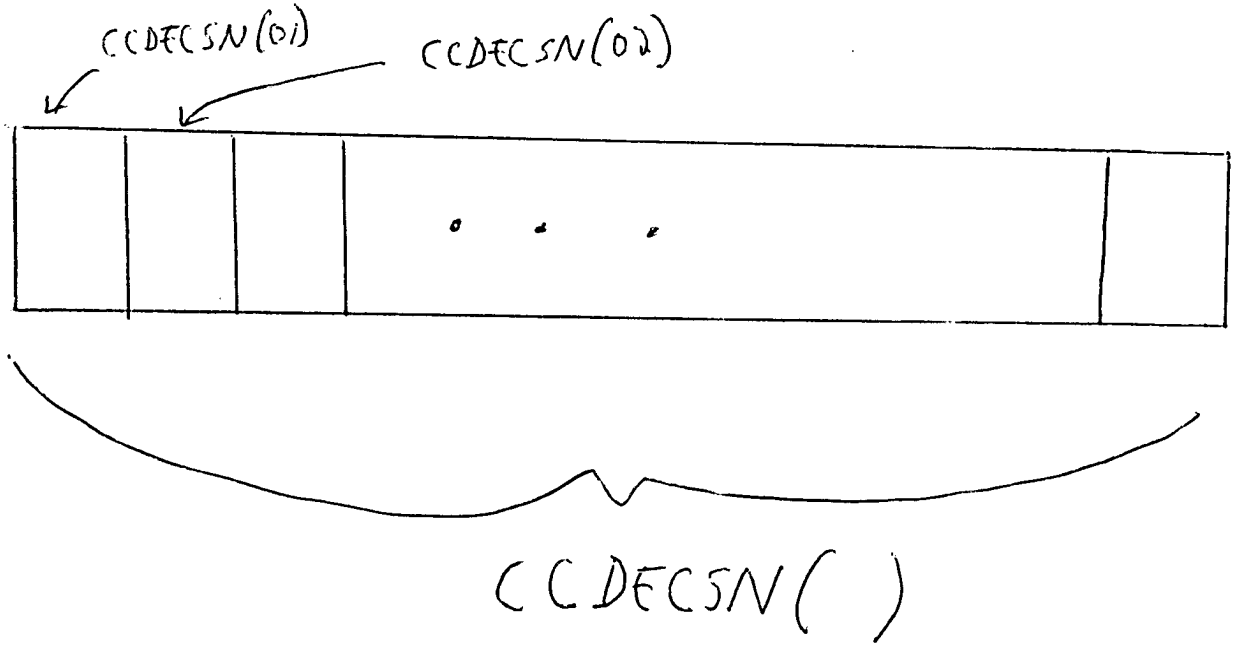


FIG. 14

CURRENT LIMIT ( )

RISK SCORE ( )	0-200	201-400	401-600	601-800	≥ 801
0-200					
201-400					
401-600			+400	+500	
601-800					
≥ 801					

FIG. 15

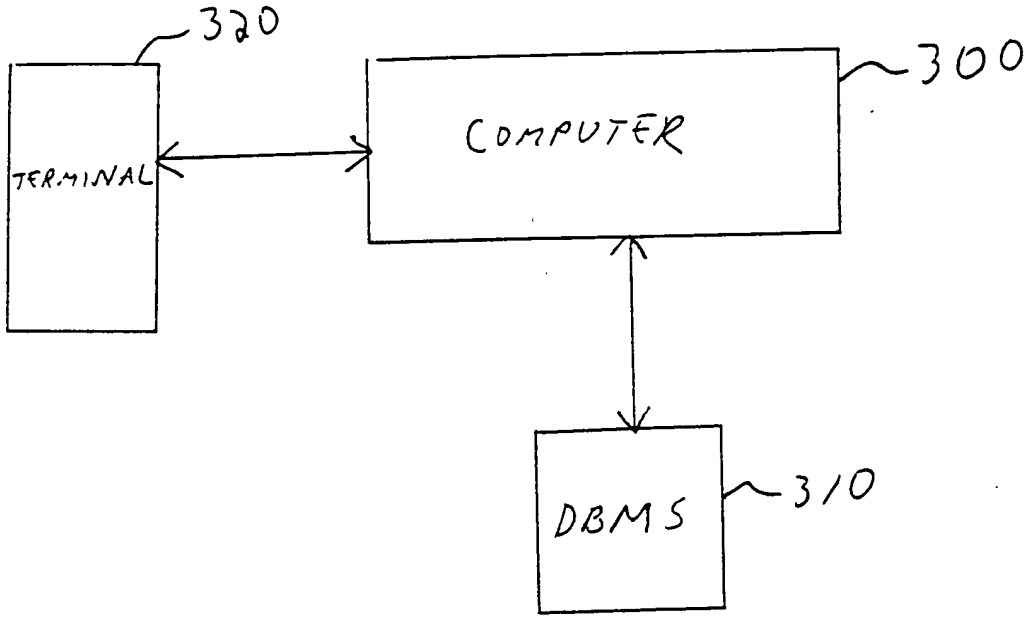
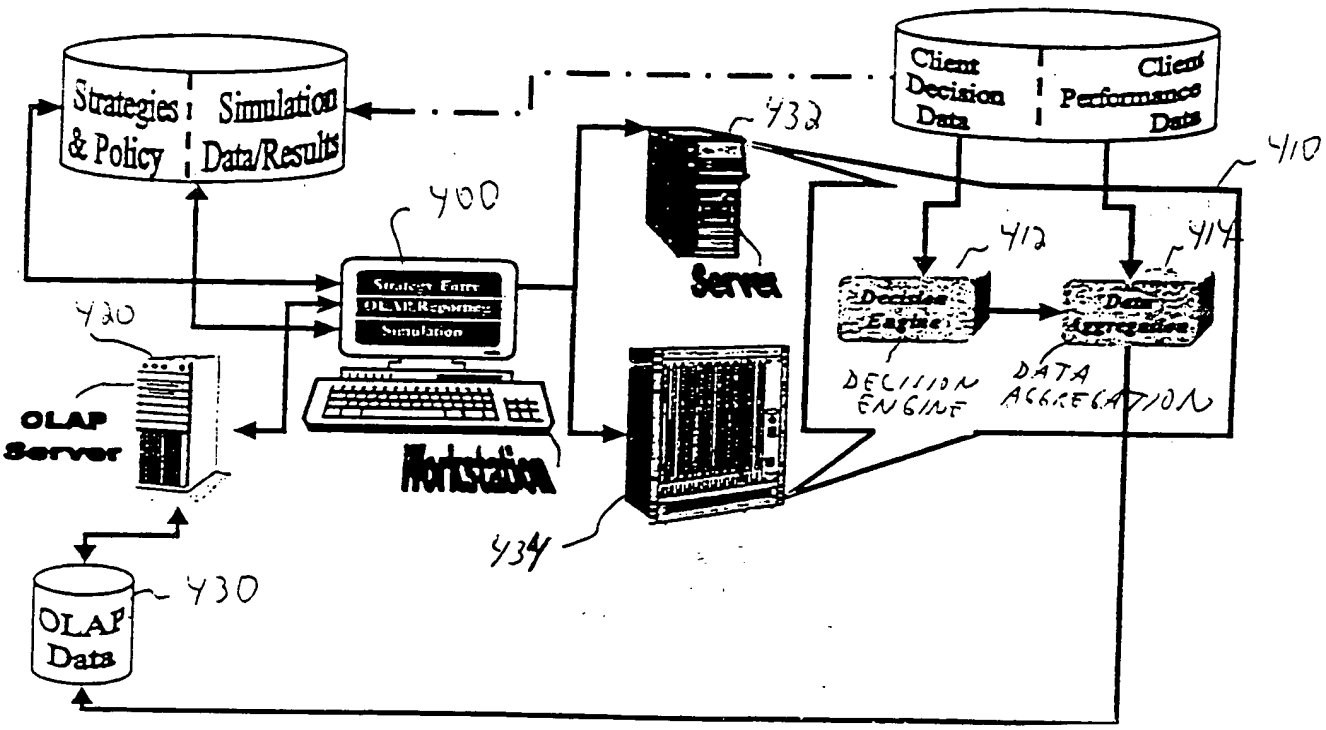


FIG. 16


Strategies & Policy
Simulation Data/Results
Client Decision Data
Client Performance Data
400
410
412
414
420
430
432
434
Server
Workstation
OLAP Server
OLAP Data
DECISION ENGINE
DATA AGGREGATION